

**FREQUENTLY ASKED QUESTIONS
2006 OPEN ENROLLMENT
INSURANCE COORDINATOR TRAINING**

IMPACT OF PASSIVE ENROLLMENT

- Q1. If the county of coverage code is no longer needed because insurance is state-wide, do I really need to enter both home and work county codes?**
A1. Yes, the work and home county codes are needed for informational purposes. We strongly encourage you to provide them.
- Q2. If my employee does not want to change anything, do they have to complete a paper application or web enroll?**
A2. Not unless the employee wishes to direct money into a FSA. If so, they must enroll either by paper or via the Web. They should also verify, and update if necessary, their demographic information.
- Q3. If my employee currently has CHA Health, Single, Enhanced, what will his/her coverage be for 2006 if he/she chooses not to enroll or change anything?**
A3. The employee will be enrolled in the Kentucky Employees Health Plan, Single, Enhanced.

NEW TPA FOR 2006

- Q4. How will Bluegrass Family Health (BFH) be involved?**
A4. Humana has chosen to partner with BFH to provide customer service and to process claims for the Kentucky Employees Health Plan.
- Q5. Will everyone who enrolls receive a new ID card?**
A5. Yes, everyone will receive a new ID card.
- Q6. Will a change to a new TPA have any effect on pre-existing provisions?**
A6. The pre-existing provisions have not changed.

HUMANA PARTICIPATING PROVIDERS AND PROVIDER DIRECTORIES

- Q7. Will Humana mail provider directories to all employees' homes?**
A7. No. Provider directories will be available online at <http://kyhealthplan.humana.com>. Beginning October 3, 2005, employees may also call 1-877-KYSPiRiT and request that a provider directory be mailed to them.
- Q8. How will employees know that they need to call to request a provider directory?**
A8. The information on requesting a provider directory will be in the health insurance Handbook.
- Q9. If my doctor participates with BFH, will he/she accept Humana for 2006?**
A9. Not necessarily. However, the Kentucky Employees Health Plan will use the Humana/ChoiceCare Network PPO, which is a very extensive network. This provider network has a wide choice of participating hospitals and health care professionals. Also, Humana has informed the Plan that they are working to secure more provider contracts, therefore there is a possibility that your BFH physician may be a Humana participating provider effective January 1, 2006. Check with your physician to verify their participation status.

FLEXIBLE SPENDING ACCOUNTS

Q10. Why is the state contribution amount for employees who waive coverage being reduced effective July 1, 2006?

A10. The Commonwealth reviewed the utilization of the FSA Program and found that other states and large employers either provide no contribution or a significantly smaller contribution for employees who waive their health insurance coverage. By decreasing the amount of the contribution on the front end we were able to maintain the current benefit and premiums as for Plan Year 2005.

Q11. The reduction in the state contribution amount for employees who waive coverage creates a difference of \$34.00 a month. Can employees begin contributing \$34.00 more per month beginning July 1, 2006?

A11. No. A qualifying event has not occurred to allow the employee to start or increase a contribution.

Q12. Will employees who have both health insurance and a FSA get two ID cards?

A12. Yes. They will receive an ID card for their health insurance and a HumanaAccess card for their FSA, which is free of charge. (Commonwealth Choice Only)

Q13. Where can I get FSA reimbursement forms?

A13. You may request forms from Humana at 1-800-604-6228, or you can print them from Humana's web site. (Commonwealth Choice Only)

Q14. Has the State adopted the 2 ½ month extension?

A14. No. The 2 ½ month extension for FSA will not be adopted for Plan Year 2006. (Commonwealth Choice Only)

CHILDREN TURNING 24 IN 2006

Q15. If a member has a parent plus plan with only one child and that child will be turning 24 in 2006, will the child be automatically dropped and the parent plus plan automatically changed to a single plan?

A15. Yes.

Q16. If my employee does nothing during Open Enrollment, what happens to their dependent child who will be 24 next year?

A16. The dependent child will automatically be terminated from the Plan effective December 31, 2005. The DEI will generate a report for the ICs to provide notification.

WEB ENROLLMENT

Q17. When will the TrainKY tutorial be available on the Web?

A17. TrainKY will be available effective October 17, 2005.

Q18. What happens if my employee does not receive their password in time?

A18. If the employee has not received their password by October 21st, please have him/her fill out a paper application.

Q19. Will an Insurance Coordinator need an administrator password and an employee password?

A19. You will only need one password and it will be mailed to your home.

Q20. How can employees elect the cross-reference payment option for 2006?

A20. The Family Cross-Reference payment option is still available for employees who meet eligibility requirements. Enrollment can be elected via the Web Enrollment system or by completing a paper application. The employee handbook will contain more detailed information about cross-referencing for 2006.

- Q21. If I enter an employee's application on-line, do I need to also mail the paper application to DEI?**
A21. No. Please keep the paper application in the employee's file.
- Q22. Which IC needs to enter information into the Web, if the employee has completed a *paper* application and has chosen the cross-reference payment option?**
A22. The Plan Holder's Insurance Coordinator should key the information into the Web.
- Q23. If my employee cross-references with a retiree, which paper application should they fill out and should I key it on the web or send it to the retirement system?**
A23. Most employees that elect the cross-reference payment option with a retiree will be able to complete the retirement application. You should submit the application to the retirement system for processing.
- Q24. If an employee wants to enroll in only a FSA, do they have to go through the entire Web Enrollment interview process or can they skip to just the FSA section?**
A24. They will go through the interview process (which is quite short), prior to getting to the FSA section.
- Q25. If an employee enters an invalid email address on the web, what happens to the confirmation message?**
A25. The email will be sent to the incorrect address and the member will not receive the email confirmation notice. The DEI will not contact employees regarding incorrect email addresses.

WEB REPORTING

- Q26. Will I get copies of my employee's election choices from the Web?**
A26. Yes, you will be able to review your employees' choices using the Web.
- Q27. Will I be able to print all confirmations for all employees at one time instead of just one by one?**
A27. You will be able to print out a copy of a report that will contain your employees' elections. In addition, you will receive a separate email for each employee who enrolls
- Q28. If my employee is the spouse under a cross-reference payment option, will I be able to view his/her enrollment information on the Web?**
A28. Yes.

ASSOCIATE INSURANCE COORDINATORS (AICS)

- Q29. What is an Associate Insurance Coordinator?**
A29. An AIC will be able to assist the primary Insurance Coordinator(IC) in your company with keying paper applications into the Web Enrollment system.
- Q30. Will AIC privileges be revoked after Open Enrollment has ended?**
A30. No, AIC privileges will remain active. To remain compliant with HIPAA, please notify us immediately when any IC information changes.
- Q31. As the AIC, how will I get confirmation emails?**
A31. Contact your primary IC and request that confirmation emails on your employees be forwarded to you.